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White Paper on Women in Trade Facilitation

Summary

Women face key challenges in international trade and participating in the facilitation of international trade. This White Paper takes an academic approach to identify these challenges and scans the literature for concrete measures to help rectify disadvantages or discriminations women might face.

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I. Introduction

1. The goal of this white paper is to identify ways to address gender inequality in trade facilitation. In line with the United Nations Centre for Trade Facilitation and Electronic Business (UN/CEFACT) strategy, this paper seeks to contribute to the achievement of United Nations Sustainable Development Goal 5 (SDG5): to reduce gender inequalities and empower all women and girls. Specifically, UN/CEFACT is committed to facilitating trade and attaining gender equality within the scope of its activities, which are the simplification, standardization and harmonization of procedures and associated information related to the movement of goods from seller to buyer, and related payments.

2. This paper is part of UN/CEFACT's gender mainstreaming efforts which look to create deliverables that provide support for policy development, data creation and research, standards, recommendations, advocacy and dialogue, resource allocation, planning, implementation, and monitoring of programs aimed at eliminating gender disparities in trade facilitation. These efforts should enable women to have a greater engagement in international trade, promote their economic empowerment and ensure that trade procedures are equally accessible for women in terms of time and costs.

3. Data provides evidence that there is a need to support women in trade. Implementation of the World Trade Organization's Trade Facilitation Agreement (WTO TFA) offers great opportunities to countries for improving their competitiveness. At the same time, gender disparities reduce the gains that can be achieved in terms of international trade opportunities, countries' competitiveness, and economic growth. Organizations such as the World Trade Organization (WTO), the International Trade Centre (ITC), UN Women and The World Bank are shedding light on the fact that gender equality matters as an instrument for economic development through international trade activities.

4. Specifically, in the context of UN/CEFACT activities, gender discrimination in trade facilitation has multiple dimensions. Inequalities exist in many different areas, in multiple sectors and affect a myriad of fields of knowledge. This prevents the integration of women into international trade. It is widely recognized that gender inequities exist in three main areas: women in the economy (as entrepreneurs and participants in the labour force), women as policymakers and women as decision makers. There are also distinct barriers for women by sector and in the professions involved in trade and reflected in UN/CEFACT's Buy-Ship-Pay model. These include professions such as marine and air pilots, truck drivers, crane operators, vessel traffic services operatives, stevedores, harbour masters, traders, port managers and customs agents. Gender inequities are also ingrained in multidisciplinary areas, which involve the integration of many fields of knowledge. The reduction of gender inequalities requires the cooperative contribution of lawyers, economists, sociologists, finance experts, statisticians, engineers, designers, doctors, anthropologists and psychologists among others.

5. Using a holistic approach, this white paper has two goals: to reduce gender inequalities in trade procedures and, more importantly, to facilitate trade for women. To this end, the scope is not merely the description of best practices for women in trade facilitation. Essentially, it provides guidance for the implementation of gender mainstreaming which includes tools, policies and implementation strategies. This paper also recognizes the need for active engagement from politicians, managers, recruiters, money lenders, economic advisors, teachers and trainers, and the whole of society to achieve these goals.

II. The dimensions of gender inequality in international trade that affect trade facilitation

6. The First World Conference on Women, in 1975, highlighted that just being a woman implies a higher risk of being poor. In many ways this conference changed the dialogue on poverty since, traditionally, economists and other scientists had analysed inequalities in terms of GDP differences between countries, ignoring the gender aspects. Recent research has found gender inequality to be an impediment to economic growth, stressing the robustness of the link between poverty reduction and gender equality (Neves and Silva, 2014, Hakura et al. 2016). Reducing gender inequality is a driver for achieving the first Sustainable Development Goal of ending poverty in all its forms everywhere. More importantly, achieving gender equality, is key to realizing human development for everyone.

7. Often impediments are explicit regulatory barriers. In a survey conducted by the World Bank, 28 out of 143 of the surveyed countries had 10 or more legal differences for men and women including inequities in registering a business, travelling outside of a country, inheriting and owning land and other productive assets, and opening a bank account (World Bank, 2016b). It is remarkable that today gender inequities are still a global phenomenon; ninety per cent of the surveyed countries had at least one policy that differentiated men and women in terms of their treatment and rights (World Bank, 2016b).

8. Reducing gender inequality in trade facilitation is a difficult task because inequalities are not strictly or explicitly declared in trade procedures. It requires a wider lens to observe inequalities for women when they try to trade abroad. The functions that women play in international trade activities can be analyzed from five different perspectives: as producers, traders, entrepreneurs, workers, and policy decision makers (Brenton, et al. 2013; Higgins 2012).

A. Women as producers

9. There are some sectors and sub-sectors that employ men and women disproportionately. As producers, women represent a large proportion of the labour force in agriculture and as small farmers. Especially in developing countries, agriculture accounts for a huge percentage of unskilled low-wage jobs for women. Women comprise the highest percentage of agricultural employees, for example the top five countries for women in agriculture are: Burundi (95,8%), Rwanda (86,7%), Mozambique (85,3%), Somalia (84,19%) and Lao PDR (83,19%) (ILO, 2017). However, in other sectors and activities such as transportation, high-level staff at government agencies and customs, or high-skilled jobs, the participation of women is particularly low (e.g. information and communication technology (24%), mobility industries (19%), and financial services (36%) (World Economic Forum, 2016)).

10. As farmers, women entrepreneurs have scarce access to services and productive resources such as land, transport, storage, credit, technical assistance, new technologies, and market opportunities. These significant challenges affect their capacity to become producers in the agricultural processing industry and, in turn, international traders (UNCTAD 2014)

B. Women as entrepreneurs

11. Despite the huge contribution of women all around the world to trade, gender disparities remain. Women are the predominant dealers and marketers of the agricultural,

aquaculture and artisanal industry in domestic markets, while long-distance trade (that involves relatively capital-intensive techniques and higher profit margins) is carried out mainly by men. There are some interconnected reasons that create this gender imbalance: unequal access to assets and resources such as capital and land; in developing countries, women have less access to basic services such as water, electricity, and basic banking services; lack of access to business development services and skills; and intra-household inequity. Institutional barriers and business practices are the main barriers for women to start, run and grow business.

C. Women as traders

12. The broad contribution of women in the primary-goods sector is, unfortunately, not reflected in activities with more economic value added such as international trade business opportunities for processed products (Tran-Nguyen and Zampetti, 2004). Evidence shows that women are often prevented from being able to exploit the results of trade liberalization, women's rights are not clearly defined, and the constraints that they face are not adequately captured in international trade policies. A significant part of women's low participation in international trade occurs because of social norms and customs (for example a low acceptance of women's physical mobility). However, part of the constraints for women to trade internationally comes in the previous stage of becoming traders, such as opening a business and/or becoming an entrepreneur.

D. Women as workers

13. Women still constitute the majority of temporary, informal, seasonal, contract labourers and low-skilled workers in trade. Thus, women represent workers that disproportionally suffer from economic crises with higher unemployment rates and greater vulnerability to job loss than men (ILO, 2009, 2016; ESCAP, 2013). More specific legislative support is needed. In fact, in 112 out of 190 countries analyzed, no law mandated equal remuneration for work of equal value for women and men, nor mandated non-discrimination based on gender in hiring (World Bank, 2016c).

14. In countries where the educational gap has been overcome, women still have difficulties to acquire technical knowledge for international trade due to barriers to professional development in the labour market. The situation described above reduces women's participation in activities related to trade facilitation such as trading, cross-border management, transportation, logistics chain management, infrastructure, information and communications technology (ICT), advisory services, etc.

E. Women as policy decision makers

15. Resolution 66/130 of the General Assembly of United Nations recognizes that the participation of women on equal terms in political reforms, in the formulation and implementation of government policy, holding public office and performing public functions at all levels of responsibilities is still far from being achieved (UN, 2011). Although the percentage of women in parliament has nearly doubled in the last 20 years, as of June 2016, only 22.8 per cent of the worldwide national parliamentarians are women (UN Women, 2017). If more women were represented in decision making processes related to trade facilitation and logistics, it could strongly encourage the removal of barriers that discriminate against women.

16. However, there is a lack of data for measuring the impact of the absence of women in trade-related policy positions. The involvement of women in trade leadership could help to foster a gender-inclusive approach that, in turn, would increase the participation of women in international trade and trade facilitation. In this respect, the engagement of more women in National Trade Facilitation Committees (NTFCs) could be the best way to support women's participation in the design and implementation of national trade facilitation policies. Women in NTFCs could also contribute to supporting the internationalization of women's Micro, Small and Medium-size Enterprises (MSMEs).

III. Vulnerabilities of informal workers and entrepreneurs

17. A large volume of trade by women is unrecorded and excluded from official reports due to informal trading activities. Factors that encourage women to participate in informal trade are: multiple taxation of goods, delays in processing trade documents, routine discrimination when applying for finance or government support (ESCAP, 2013; World Bank, 2016b), as well as high regulatory barriers to establish a firm (Babbitt, et al. 2015). For women in some countries an additional complicating factor is the need to have their husband's signature on the required papers. Another traditional cause of informality is a weak institutional environment for ensuring effective markets (De Soto, 2000; North, 1990).

18. Trade policies and institutions neglect informal traders' needs (Brenton, et al. 2013; Nikam and Tchouassi, 2010). However, institutional support is the key to making the transition from the informal to the formal sector. This could be done by reducing bureaucratic procedures, decreasing the costs of enterprise registration while increasing the benefits of becoming formal, as well as by eliminating prejudice towards women-owned businesses.

19. The International Labour Organization's Recommendation 204 (ILO, 2015) on the transition from an informal to a formal economy, recognizes the specific vulnerabilities of women, such as discrimination, gender-based violence, maternity leave, health, childcare, and retirement welfare – all requiring special protection to realize fundamental labour principles and rights. There is a large body of research on these questions by the World Bank (World Bank 2016c) and the ILO (ILO 2016a).

IV. Reducing inequality

A. Capacity building and the empowerment of women in trade facilitation

20. Capacity building offers important opportunities for empowering women to participate in trade. It should cover areas such as:

- Export and import procedures;
- Drafting export development plans;
- Logistics management;
- Developing international marketing strategies;
- Conducting export market research.

21. To empower women's participation in trade, it is useful to establish programmes that help to upgrade and diversify export opportunities and to align training programmes, certificates and standards targeted to providing equal access to trade and job opportunities.

22. Women's participation in trade policy and consultative mechanisms is an important source of knowledge, and thus of capacity building. In addition, the increased involvement of women in consultation processes between traders and governments could create many opportunities. First, such participation could help to reduce inefficiencies by improving information access for women regarding procedures of border agencies, examples of customs classification, and formalities in procedures and documentation in import and export transactions. Second, it could contribute to building social and economic networks for women by providing contacts, knowledge, experience and monitoring mechanisms, which could help other international women entrepreneurs to trade successfully.

23. Gender constraints are not limited to operational barriers. They include women's underrepresentation in occupations related to trade, such as transportation, customs authorities, border agencies, etc., especially in managerial roles. Lack of representation of women in public institutions related to trade, such as ministries, chambers of commerce, industrial associations, national trade committees, and standards and technical committees is not only a barrier to addressing discrimination in labour markets; it also limits the ability to design policies that address gender gaps in international trade.

24. The role of the public and private sectors in solving women's under-representation is crucial. Public procurement and public and private partnerships (PPPs) in international trade and trade facilitation are excellent instruments for implementing inclusive policies for women during the whole or each stage of the project, including project finance, the bidding process, and project implementation and monitoring. PPP projects should also implement gender neutral policies, international labour standards and other relevant standards for gender equality in international trade and trade procedures.

25. Additionally, the inclusiveness of women in standards and certification bodies play a big role in trade facilitation by providing valuable information to producers who wish to enter new markets. Ensuring the participation of women in the design and application of standards is valuable as they are aware of the particular problems women entrepreneurs face when trying to comply with these standards. The involvement of women will enable the identification of sectors and industries where more standards that support the economic participation of women are needed. Standards are also required to facilitate the use of the machinery and transportation systems by women, to ensure security, proper health conditions and operability. This type of standard can lead to the creation of better jobs for women in professions involved in the buy-ship-pay supply chain—jobs that are traditionally performed by men such as pilots, warehouse managers, seafarers, dockworkers, merchant shippers and maritime workers.

26. Low levels of education and high illiteracy are factors that prevent the success of women in micro-business. It has been estimated that the goods that female farmers produce have enormous potential for increased trade between African countries and with the global market (Brenton et al. 2013). International organizations such as the International Trade Center, The World Bank and ESCAP have developed specific programmes for women, guiding them to improved production techniques, training them in organic certification, standards development, and international trading. These programmes are successful in increasing exports and in achieving higher incomes for women. However, in the labour market, specific training programmes are required to provide the skills needed for women to have greater access to professions in international trade.

27. Besides the above-mentioned constraints, women have limited access to ICTs, which impair them as users and as human resources in the labour market. The gender gap in ICTs is large: men are 2 to 7 times more likely than women to work in the sector, and 7 to 6 times more likely to be in ICT occupations (World Bank, 2016d). Over 1.7 billion women in low and middle-income countries do not own mobile phones, and in those countries women are 14 per cent less likely to own a cell phone than men. Access to

Internet for African women is 50 per cent less likely than for men (World Bank, 2016d). The unbalanced access to ICTs is a major problem that limits the participation of women in trade facilitation and their chances to succeed in entrepreneurial activities. Mobile phones and Internet facilitate access to information on prices, standards and regulations as well as to services such as banking, health, and education. Information technology can also be extremely helpful in building a solid distribution network, making it easier to find new buyers and suppliers. It also gives access to online training and workshops. E-education platforms provide access to education, skills and the training needed to start and run a business for women (UNCTAD, 2014). Online platforms can also offer women opportunities to promote their business, develop market channels, create networks with customers and business partners and gain access to business support services (UNCTAD 2014). An example of a tool that brings together employment and agency for female entrepreneurs and customers is SheTrades run by the ITC. SheTrades is a platform and a mobile application that helps women entrepreneurs all over the world to showcase their products, share information about their companies, connect with new buyers, and consequently expand and internationalize their businesses (ITC, 2016b). Through SheTrades, women are empowered individually and collectively to access better services, gain their voice and promote collective actions in the business arena.

B. Designing services for women to facilitate trade

28. Female entrepreneurs face obstacles during the start-up process and while running their businesses. Most women-owned enterprises do not get financial support from banks at the start-up stage. The majority of women rely on reinvested profits and personal savings (WIGB-UNIMELB, 2015). Women have limited access to bank loans due to the lack of collateral. Discrimination in access to finance restricts the growth of women-owned firms and forces them to remain in the informal sector. Studies indicate that female entrepreneurs have less access to credit from banks and financial institutions than their male counterparts (Babbitt et al., 2015). Moreover, in most rural areas banking infrastructure is non-existent, which forces women to travel to cities to conduct banking transactions and access banking services. Besides being a time-consuming process, travelling with cash entails the risks of mugging, theft and death (UNCTAD, 2014).

29. New financial products must be developed, and new methods to measure risks should be broadly implemented for supporting and extending credit services and improving access to financing for women in international business. The design of new credit instruments for women is crucial to reduce the spiralling effects of high informality and the limited access to assets for women. Traditionally, credit is linked to credit history and the use of assets as collateral. To facilitate access to finance for women entrepreneurs, a new market orientation from the finance sector is required. New financial instruments linking credit accessibility with cash flow and business opportunities instead of assets, is a successful and real solution to this trade barrier (e.g. Access Bank in Nigeria, DFCU in Uganda, Sero Lease and Finance in Tanzania). Based on these principles, the ITC and financial services providers facilitate loans for any client with productive activity, with minimal documentation requirements and flexible collateral. These services are accessible through mobile phones (ITC, 2015). The non-profit Women's World Banking is another great example of an organization that offers tailored services for women. The organization launched a breakthrough project in Colombia, Paraguay and Peru to alleviate women's financial needs by providing individual loans based on cash-flow analysis (Women's World Banking, 2017). In Africa, indirect payment systems through mobile phone service providers not only make finance transactions cheaper and faster, they eliminate the physical transportation of cash, which can be risky in rural areas. The use of mobile money in developing countries is growing and has already yielded results like time savings,

efficient logistics and better recordkeeping for payments (UNCTAD, 2011). Specifically, in international trade, the application of computerized payment systems at the border in Ghana has ensured that women have more efficient and transparent transactions at customs than they would have dealing face-to-face with border officials—improving the security of the transactions and the security of the women themselves (ITC, 2015).

C. Data to support decision making

30. A generation of more information about women is needed to know and monitor the role of women in trade facilitation. Indeed, the existing challenges for gender statistics in trade facilitation are rooted in the need for increased collection of gender-differentiated statistics based on concepts that are relevant to measuring and monitoring the Sustainable Development Goals of the United Nations (IAEG-SDG, 2016a) and the role that women play in business, entrepreneurship, international trade, government and civil society.

31. The collection and analysis of data with respect to gender in trade facilitation has hitherto been scarce for the following reasons:

- New concepts about women first need to be defined in order to use them as instruments to measure gender gaps;
- Gender indicators are scarce (IAEG-SDG, 2016b);
- The international standards for measurement and data collection are irregular (IAEG-SDG, 2016b);
- Data sources for gender are very limited and require greater integration of actual national statistics systems, alongside technologies, to have deeper access to remote and poor areas, disadvantaged women and/or indigenous settlements.

32. Gender disaggregated data in international trade and trade facilitation indicators could help to identify and monitor the following:

- The difficulties women face in the fulfilment of export and import requirements;
- The value and quantity of international trade managed/owned by women;
- The difficulties in paying fees and charges imposed on exports and imports; getting prior information about rules and procedures for trade; and accessing expedited or preferential trade procedures;
- The level of women's involvement in trade communities and trade consultation processes;
- The impact on women of trade institutions ruled by good governance and impartiality.

D. New concepts related to women, entrepreneurship and work (paid and unpaid)

33. If the activities of women are within the informal sector, the social and economic recognition of their value is underestimated. For example, in developing countries, water procurement and transportation are often carried out by women, not only to feed families, but also as a basic resource for small artisanal industries such as the pottery, agriculture, and apparel industries. New concepts are needed to separate and evaluate the paid and

unpaid work of women and to accurately account for female labour and female entrepreneurship.

34. It would be extremely useful to produce standard definitions and criteria for key terms (e.g. "woman-owned enterprise", "woman-managed enterprise" and "female state trade enterprise") and then identify the indicators and data to be collected in order to monitor/evaluate women's participation in trade and the trade barriers that women face.

35. There is no consensus in the literature or in policy papers for the name or concept of women-owned business/enterprise and there is no standard definition—which implies that when countries and organizations collect information on women-owned enterprises or firms, these statistics may be based on slightly different definitions, thus making them non-comparable and reducing their usefulness. For example, the National Women's Business Council in the United States defines women-owned businesses as 'businesses in which women own 51 per cent or more of the equity, interest, or stock of the business"(National Women's Business Council 2012) while there are some other organizations that set the minimum threshold of women's participation at 100%, for classification as "a women's enterprise"(ITC, 2016a). At the same time, even if a woman is the owner of a business, her decisions could still be influenced or even dictated by male representatives of her family, co-workers or the gendered culture of a board of directors. A more concise definition of women-owned business is issued under the United States Small Business Act (2013) which requires that "a business must be at least 51% unconditionally and directly owned and controlled by one or more women". The same principle of accounting for both ownership and control when determining women-owned enterprises has been cited for increasing the participation of women in public procurement (ITC, 2016a). The creation of a uniform definition across various entities and organizations would help to develop eligibility criteria for different programmes aimed at women-owned enterprises. Standard definitions for requirements are critical to ensure equal opportunities for all enterprises applying for programmes.

E. Trade facilitation metrics for women

36. The inclusion of the gender dimension in performance indicators in trade facilitation is needed. The main challenges to data generation are:

- The lack of consistent and comparable measurement across countries and/or the regular and systematic country production of data;
- The lack of international standards to allow comparisons;
- The complexities that hamper the generation of metrics across domains, such as cost to export/import for women entrepreneurs, percentage of female firms with a bank loan/line of credit, and percentage of exports done by female firms lack of granularity (sizeable and detailed datasets are needed to allow for disaggregation by characteristics). See the recommended metrics from the UN/CEFACT 28th Forum (Bernal-Turnes & Sarr, 2016).

F. New approaches for policymakers and practitioners to facilitate trade for women

37. There is strong recognition that more efforts are needed to convert international labour standards into laws and policies. In countries that already have developed labour codes in line with international labour standards, quite often priority has been given to the formation of policies, particularly in countries that have freedom of association, wages,

working time, labour contracts, occupational safety and health, industrial relations, pension plans and maternity protection (ILO, 2016b). It must be emphasized that when creating laws, labour standards and policies to facilitate gender equality, these measures alone have not been sufficient to ensure human rights for women.

38. A multidisciplinary perspective on inequalities for women in trade facilitation and, in particular, the relationship between policies, is critical to reducing trade barriers for women. Part of the complexity of the problem comes from a lack of coordination between various policy perspectives. Some examples of policy areas where coordination could improve results for women are:

a. Demand-side considerations such as macro- and microeconomic environments, foreign direct investment, and sectoral policies to encourage employment (ILO, 2016b);

b. Supply-side considerations (e.g. the development of marketable skills) (ILO, 2016b);

c. Control over and access to productive resources (ILO, 2016b);

d. Policies for small and medium enterprise development for women (ILO, 2016b);

e. Labour market policies (active and passive labour market policies, employment services); equal opportunity and treatment in employment; social protection and labour rights; work-life balance considerations (ILO, 2016b);

f. Issues surrounding unpaid work (ILO, 2016b);

g. Standards at work designed to increase the inclusiveness of women;

h. Measurement, analysis and monitoring of the activities of women in international trade as workers, producers, traders, and entrepreneurs.

39. Actions to address gender inequalities are often stuck between existing policies designed to protect women's rights and the application of policies which perpetuate existing gender gaps. One way to address this situation is by stressing implementation, and not only the design of policies. Women's empowerment and gender equality are needed to create changes in mental models and beliefs, dispel myths, and to improve social acceptance (World Bank, 2016e). This thinking is based on a new field of knowledge called Behavioural Economics (Kahneman and Tversky, 1979, 2000) and founded on psychology and social behaviour. In contrast to classic economic theories that assume rational decisions, this theory assumes that systemic irrationalities exist. Acknowledging this, the following implications should be considered in the design and testing of recommended policies for gender equality:

a. Humans are biased in assessing information (Kahneman, 2003, World Bank, 2016e, Todd and Gigerenzer, 2000). Not deliberately, but automatically societies often behave as gender blind, without acknowledging that this can sometimes disadvantage women. Policymakers can try to improve the decisions that people make by simplifying crucial information which encourages inclusiveness for women (e.g. mentioning the potential of women to increase global economic growth);

b. Humans are biased in decision-making (World Bank, 2016e, Pallais, 2015). Policymakers can fight against gender inequalities by influencing possible actions by making the default choice (when there are multiple options) one that supports gender equality and/or women's welfare. For example, setting the «default option» to one which creates equal opportunities to have a job interview, or

participate in a bidding process or a training initiative (Feigenberg, Field, and Pande 2013);

c. Humans behave as member of groups (World Bank, 2016). Policymakers can take into account social norms to better achieve policy objectives by fostering pride in gender equality in trade and trade facilitation; creating social rewards such as status and recognition (Besley and Ghatak 2008; Kosfeld and Neckermann, 2011); celebrating summits, conferences and strategic partnerships (Larson, and Shevchenko, 2010); building statistical indicators and rankings (World Bank, 2016e); creating symbols and logos for the identification of entities that are gender equal in training, hiring and promoting; creating channels and using the media to give voice to the entities and leaders that support gender equality and lead the creation of social behaviour, break stereotypes, and increase interactions and social networks.

40. In addition to the previous recommended policies rooted in Behavioural Economics, some traditional policy activities, which will help to achieve gender equality in trade facilitation include:

a. Incorporate gender aspects into the scope of trade agreements;

b. Encourage countries to create and internationally harmonize best practices and take measures such as global reporting on performance in order to strongly encourage the regular production of data from a gender perspective;

c. Create best practices and regulations, which reflect women's concerns in trade-related legal frameworks statistics, and professions such as transportation;

d. Create standards that take into account women's physiognomy for machinery commonly used in professions related to international trade (for example in warehouses and seaports);

e. Develop and harmonize concepts and terminology such as "woman-owned enterprise", "woman-managed enterprise" and "female state trade enterprise" to enable the analysis of data from a multidisciplinary perspective (e.g. environmental perspective of women in trade, taxation of international female firms, cost and time to trade abroad for female firms);

f. Prepare data to support the creation of gender-sensitive macroeconomic policies, programmes and social services for women;

g. Establish a harmonized national measurement and monitoring mechanism for women in trade and transport (UN/CEFACT, 2017);

h. Develop a legal framework and rules to ensure equal opportunities and rights for women in business, politics, public and private partnerships and procurement, as well as equal access to assets and inheritance, employment, salaries, education and training, technologies, promotions, management opportunities, health and retirement and government representation;

i. Ensure the full participation of women in trade and the economy by reviewing the status of implementation of the "Recommendations on Women in the Economy" found in the "United Nations Beijing Declaration and Platform for Action" (UN, 1995) and develop action plans for implementing any measures which have not yet been taken;

j. Develop new mechanisms to create a business environment for women which facilitates business registration and licensing, better access to credit, and guidance to trade abroad for women-owned businesses;

k. Encourage mutual collaboration and consultation among trade unions, business associations, women entrepreneurs and policy officials to facilitate trade for women;

l. Strengthen social and labour protection schemes for female workers and firms;

m. Use PPPs to target women in the provision of public and private services related to trade.

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